

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Mark Allan Bracey  
 Kimberly Ann Bracey  
 Debtors

Case No. 13-11966-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db/jdb +Mark Allan Bracey, Kimberly Ann Bracey, 21 Flamingo Road, Levittown, PA 19056-1807  
 12993600 +Citizens Bank, 443 Jefferson Blvd, RWJ 135, Warwick RI 02886-1321  
 13023356 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 13040452 +K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933  
 13040451 +Massey's, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933  
 13260199 U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,  
 Harrisburg, PA 17106-9184  
 12987709 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609  
 13308020 eCAST Settlement Corporation, PO BOX 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Aug 25 2018 02:00:12 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2018 01:59:12  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 25 2018 02:00:01 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13003071 EDI: AIS.COM Aug 25 2018 05:48:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

12989922 +E-mail/Text: bankruptcy@cavps.com Aug 25 2018 01:59:55 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322

13052592 +EDI: CBS7AVE Aug 25 2018 05:48:00 Country Door, c/o Creditors Bankruptcy Service,  
 P.O. Box 740933, Dallas, TX 75374-0933

13002059 +EDI: TSYS2.COM Aug 25 2018 05:48:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

12994064 EDI: DISCOVER.COM Aug 25 2018 05:48:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025

13016660 EDI: FORD.COM Aug 25 2018 05:48:00 Ford Motor Credit Company, LLC, PO Box 6275,  
 Dearborn, MI 48121

13116989 E-mail/Text: bankruptcy.bnc@ditech.com Aug 25 2018 01:58:56 Green Tree Servicing, LLC,  
 PO BOX 6154, Rapid City, SD 57709-6154

13043035 +EDI: OPHSUBSID.COM Aug 25 2018 05:48:00 KEYSTONE RECOVERY PARTNERS, SERIES II,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13109666 EDI: RESURGENT.COM Aug 25 2018 05:48:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587

13052589 +EDI: CBS7AVE Aug 25 2018 05:48:00 Monroe & Main, c/o Creditors Bankruptcy Service,  
 P.O. Box 740933, Dallas, TX 75374-0933

13041065 +EDI: OPHSUBSID.COM Aug 25 2018 05:48:00 OAK HARBOR CAPITAL VII, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13092825 EDI: PRA.COM Aug 25 2018 05:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk VA 23541

13023941 +E-mail/Text: csidl@sbcglobal.net Aug 25 2018 02:00:01 Premier Bankcard/Charter,  
 P.O. Box 2208, Vacaville, CA 95696-8208

13082277 EDI: ECAST.COM Aug 25 2018 05:48:00 eCAST Settlement Corporation, POB 29262,  
 New York, NY 10087-9262

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13093034\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2018 at the address(es) listed below:

HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com,  
229ecf@glpoc.comcastbiz.net  
JEROME B. BLANK on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing, LLC  
paeb@fedphe.com  
JOHN M. KENNEY on behalf of Joint Debtor Kimberly Ann Bracej jken330@comcast.net,  
Kathy@jkenneylaw.com  
JOHN M. KENNEY on behalf of Debtor Mark Allan Bracej jken330@comcast.net, Kathy@jkenneylaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
PETER J. ASHCROFT on behalf of Creditor Green Tree Servicing, LLC pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
THOMAS R. WASKOM on behalf of Creditor Citizens Bank kbell@hunton.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trusteel3.com

TOTAL: 11

Information to identify the case:			
Debtor 1	<b>Mark Allan Bracey</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Kimberly Ann Bracey</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>13-11966-jkf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Allan Bracey

Kimberly Ann Bracey

8/23/18

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**